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Winnebago
Community
Credit Union

Fall 2025

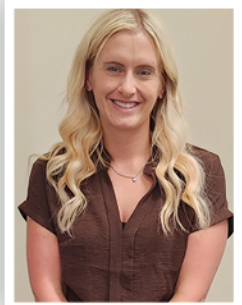
A New Chapter at WinCU: Celebrating Debra Fernau's Retirement and Welcoming Danielle Wojciechowski

We are both excited and saddened to announce the retirement of Debra Fernau, our esteemed Chief Operating Officer at Winnebago Community Credit Union. After over 40 years of dedicated service in the financial industry, Debra has decided to embark on a new chapter. We wish her well and are excited for her as she steps into this well-deserved phase of her life.

Debra joined WinCU nearly a decade ago, and her extensive expertise quickly became essential to our daily operations which extended into various areas within the credit union. Her unwavering commitment to our members has made a lasting impact, inspiring all of us with her dedication to excellence. Under her guidance and leadership, our operational processes have improved significantly, leading to remarkable growth and efficiency throughout the organization. Debra's vision and leadership have helped shape our operations, and her legacy will live on in the commitment she fostered.



**DEBRA
FERNAU**



**DANIELLE
WOJCIECHOWSKI**

As we bid farewell to Debra, we are also excited to welcome Danielle Wojciechowski as our new Vice President of Operations. With almost 19 years of experience in the financial industry, the majority of which were in the credit union space, and a passion for operational improvement, she is well-equipped to lead us into this new era. Danielle's enthusiasm for enhancing the member experience aligns perfectly with our goals at WinCU, and we look forward to seeing how she will build upon the strong foundation Debra established.

"Joining WinCU feels like a natural next step in my career. I'm drawn to the family-like environment of a smaller, local credit union and the commitment that credit unions make to their members and communities. I'm excited about this role because it challenges me to grow professionally while focusing on improving efficiency for employees and enhancing the member experience," Danielle shared.

Outside of work, Danielle enjoys spending time with her husband, their German shepherd, Dierks, and her two stepdaughters. On weekends, they can often be found in Fremont at their permanent campsite, enjoying boating and outdoor activities whenever the weather permits. In her free time, Danielle also enjoys playing volleyball, running, attending concerts, and traveling to warm destinations.

Please join us in congratulating Debra on her well-earned retirement and welcoming Danielle to her new role. We look forward to the bright future ahead for Winnebago Community Credit Union, guided by the vision and dedication of our remarkable team. Thank you, Debra, for your years of service, and welcome aboard, Danielle!



Automated Teller Phone Banking Discontinued

Our core processor has communicated to us that they are no longer supporting our telephone banking service known as Teller 24.

As alternatives, we offer secure, 24/7 banking through our mobile and online banking services. Please visit **WinCU.org** to download our Mobile Banking app for your smartphone or to access links to Online Banking.

Not comfortable using technology?

We encourage you to set up a call-in password with us so that our staff may securely answer account inquiries and complete transactions over the phone. We thank you for your continued patience during this transition.

A "Budget-Friendly" Guide to the Holiday Season

Ways to prevent overspending and still celebrate the holidays to the fullest



7%
Increase in 2023
holiday spending

With inflation at record highs many American families will increase their holiday spending this year. But you don't have to go into debt to make the holidays merry and bright.

\$1,530

Average 2023 holiday spending on travel, entertainment, and gifts



HOW TO AVOID OVERSPENDING

* Don't Put it on Plastic

If you can't afford it now, don't charge it. You'll end up spending more on interest charges.

* Shop With a List

Studies show that you spend less when you shop with a list.

* Create a Budget

Decide who you will buy for and how much to spend on each gift before you hit the stores or browse online.

* Compare Prices Before Spending

Online retailers don't always have the lowest prices. Use apps or browser extensions to ensure you get the best deals.

34%

Percentage of shoppers considering dipping into savings to cover holiday spending.

1/3

of shoppers consider going into debt for holiday purchases

Free and Low Budget Gift Ideas

Give Gifts From the Heart

Bake muffins or loaves of banana bread to share.

Give the Gift of Time

Provide child care or pet sitting to friends and family who need it.

Give the Gift of Talents

Print out coupons good for one photo session or meal.

Give the Gift of Experiences

Give online coupons for courses, and experiences.

FINANCIALLY-SENSIBLE HOLIDAY ALTERNATIVES

Pricy Dinner

Breakfast or Brunch

Cocktails

Coffee

Hosting Dinner Party

Potluck Dinner

Holiday Party

Service Project

Expensive Light Display

Driving to see lights display in the community

Host a Holiday Party

Host a Cookie or Dessert Exchange

JEAN CHATZKY Director of Education, Editor in Chief

powered by
savvymoney

Make a Child's Christmas Brighter

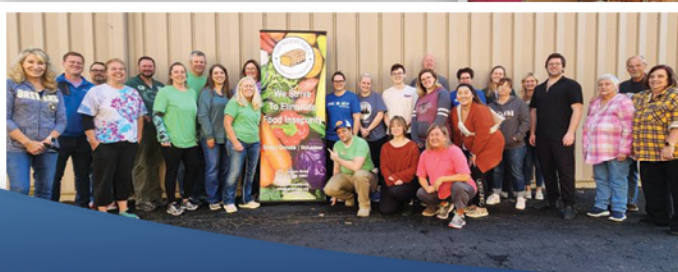
Since 1947, the Marine Corps and Toys for Tots have been making a difference in the lives across the nation. **You can positively impact the lives of local children by donating toys at any of our branches now until December 12th.**

When you donate to the Toys for Tots, you are giving economically disadvantaged children hope – and a reason to believe in their future this holiday season.



Lending a Helping Hand

October 13th is designated Community Credit Union Day to give back to those we serve locally. This year, the team participated in training and had the opportunity to engage in several small breakout sessions during the All Staff Meeting. Then after lunch, we headed to the Oshkosh Area Food Pantry. The team helped by sorting through dry goods and other perishable items. We restocked shelves, organized seed packets, and coordinated snack packs for children. We enjoyed paying it forward and accomplishing much in short order for the pantry.



Sorry for the Inconvenience

The ATMs at the Snell and Witzel branches are undergoing maintenance enhancements until further notice. Please visit our Neenah branch ATM or go to [Shazam.net/atms/](https://shazam.net/atms/) for a list of Fee-Free ATMS. The lobbies of all three branch locations will be open and available during regular business hours for cash withdrawals. You can also conduct your banking using mobile banking, online banking, mobile deposit, debit and credit cards, or using a night drop box.

It is important for the safety and security of our customers' information that we perform this mandatory maintenance. We apologize for the inconvenience this may cause.





“Slay It!” Like the big jolly guy with a HOLIDAY CASH LOAN

WinCU is here to help fill the sleigh with gifts for everyone this season!

Are you looking for ways to ease the financial burden of the holiday season? With travel expenses, entertainment costs, gifts, and decorations, the holidays can significantly impact your budget. When you factor in rising prices, it's no wonder many people feel overwhelmed.

Instead of relying on credit cards, have you considered a holiday loan? While it may not sound glamorous, a holiday loan—essentially a personal loan—can offer several significant advantages.

Holiday Cash Loan

- **Great rate of 10.99% APR** – less expensive than your credit card
- **12-month loan payback** – no lingering balances or finance charges
- **Loans from \$500 to \$2,000** – helps, big and small
- **Quick and Simple** – call us to get started, you'll be shopping in no time

Don't wait until the last minute to start your holiday shopping and party planning. Call us at 920.233.9096 or visit WinCU.org to apply today and spread the cheer!

*APR = Annual Percentage Rate. Rate subject to change and credit approval.

Payment example: A \$1,000 loan with 1-year amortization at 10.99% APR results in 12 payments of \$88.38. Some restrictions may apply.



GIFT YOURSELF FINANCIAL PEACE

Save some holiday magic for yourself with our low interest rate.

**1.99% APR
FOR 9 MONTHS**

On retail purchases made by existing cardholders between November 28, 2025 and December 5, 2025.

Ask us about this special rate offer today!

Retail purchases completed 11/28-12/5/25 will receive 1.99% APR for 9 months. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. *APR=Annual Percentage Rate



Winnebago Annual Meeting

The 72nd annual Winnebago Community Credit Union meeting will be on **Thursday, March 5, 2026**, at La Sure's Hall. The hall is at 3125 S. Washburn Street in Oshkosh, Wisconsin, and the meeting will begin promptly at 6 pm. Credit union members are encouraged to attend this annual event, as it provides an opportunity to review the credit union's financial performance.

Flip to the next month!

Calendars for the new year are now available in the lobby and drive-thru window. Please specify which type: spiral wall or small stick-on.



P.O. Box 706
Oshkosh, WI 54903

Office Locations

567 E. Snell Road
Oshkosh, WI 54901

2060 Witzel Avenue
Oshkosh, WI 54904

526 S. Commercial St.
Neenah, WI 54956

Mailing Address
P.O. Box 706
Oshkosh, WI 54903

ATM Locations

Drive Up - Witzel

Drive Up - Snell

Drive Up - Neenah

Walk Up - Oshkosh Courthouse

Walk Up - Winnebago Cty. Admin. Bldg.

Routing Number

275981174

Telephone

920.233.9096

Fax

920.426.7266

Website

WinCU.org



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Statistics: 10.1.25 | Members: 8,529 | Loans: \$126.7 Million | Assets: \$166 Million

Top Fraud in 2025

Fraudsters are consistently looking for new ways to exploit people. With the increased use of AI and deepfakes for creating synthetic identities, sophisticated social engineering attacks like smishing (fake texts) and the exploitation of faster payment systems to execute real-time fraud have risen. Account takeover and identity-based fraud are surging, with fraudsters also reviving older methods like check fraud to bypass new security measures.

BOTTOM LINE: do NOT open, answer, or click on anything unknown. If it doesn't look familiar or seem correct, trust your gut on the red flag, ignore it, and/or block it. If unsure, go directly to the source to confirm the information.



**FRAUD
PREVENTION**

Electronic Tax Refunds

WinCU Routing # 275981174

Savings Deposit – use account number

Checking Deposit – account number and extra digit on your checks (center set of numbers)



Holiday Hours

THANKSGIVING DAY

Thursday, November 27 – Closed

CHRISTMAS EVE

Wednesday, December 24 – Closed at 1 pm

CHRISTMAS DAY

Thursday, December 25 – Closed

NEW YEAR'S EVE

Wednesday, December 31 – Closed at 1 pm

NEW YEAR'S DAY

Thursday, January 1 – Closed

SNOWBIRDS:

Don't forget to update your address when venturing to and from Wisconsin.